

# Separation of Service for Retirement or Termination

## How do I continue insurance coverage after retirement or termination?

Employees retiring or ending employment must contact insurance carriers directly and submit required forms and payment **within 30 days of the termination/retirement date** in order to continue coverage. Employees can continue coverage in the following ways:

**TRS Medical (COBRA)** TRS Medical coverage is eligible for continuation under COBRA. You will receive a COBRA enrollment packet after your termination date. If you would like more information you can reach bswift at (833) 682-8972.

**Dental, Vision, and FSA (COBRA)** You are eligible to continue coverage under the group policy for up to 18 months. After your employment ends with AISD, you will receive a COBRA enrollment packet in the mail 2-3 weeks after your termination date. You have 60 days to enroll in this option and submit payment to NBS. You can contact National Benefit Services at (800) 274-0503 or [service@nbsbenefits.com](mailto:service@nbsbenefits.com) with any questions.

**Health Savings Accounts (EECU)** Health Savings Accounts require no action to continue after separation from your employer. However, if you will not be participating in the High Deductible Health Plan, then contributions will cease. Your account and funds will remain open and available. You can contact EECU at (817) 882-0800.

**Basic and Optional Life (Symetra)** Upon termination, you may convert your coverage to an individual life insurance policy, which will be issued without medical examination if you apply for it and pay the required premium within the application period. You generally have 31 days from the date group coverage ends to convert your coverage. The conversion application period is time-sensitive. If you are interested in converting your group coverage, please contact the AISD Benefits Department at [hrbenefits@aisd.net](mailto:hrbenefits@aisd.net) to begin this process.



# Separation of Service for Retirement or Termination

**Individual Life (Texas Life)** If you want to continue coverage with Texas Life, you must contact Texas Life at (800) 283-9233.

**Individual Life (5 Star)** If you want to continue coverage with 5 Star, you must contact 5 Star at (866) 863-9753.

## Definitions

**Portability** The option to port current coverage allows you to continue coverage under the group policy and does not create an individual policy. Your premiums will change as premiums change for the group policy and coverage functions under the rules/guidelines of the group policy. Ported coverage that has reduced may be converted. Coverage terminates at age 70. *You are not eligible to apply for portable coverage for yourself and your dependents, if you have a medical condition which has a material effect on life expectancy. In addition, a dependent is not eligible for portable coverage if he or she has a medical condition which has a material effect on life expectancy.*

**Conversion** Converting your coverage transitions your benefit into an individual policy. Conversion premiums are much higher, but conversion gives you ownership of the policy. Coverage is not subject to the reduction schedule of the group policy.